



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [BANCFIRST CORPORATION](#)

City/State [OKLAHOMA CITY, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [12,454,714](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [3](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANCFIRST CORPORATION
100 N. BROADWAY AVE
OKLAHOMA CITY, OK 73102

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	12,425,612			10,734,430			10,904,238			9,323,648			7,962,178		
Net income (\$000)	135,974			129,462			167,630			99,586			134,879		
Number of BHCs in peer group	132			132			152			147			146		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.84	2.79	48	2.99	2.65	75	2.91	2.85	50	3.31	2.96	77	3.56	3.21	72
+ Non-interest income	1.52	0.94	81	1.54	1.09	75	1.54	0.94	84	1.49	0.98	80	1.72	0.90	90
- Overhead expense	2.46	2.18	75	2.60	2.21	78	2.62	2.37	72	2.78	2.48	71	3.04	2.59	76
- Provision for credit losses	0.07	0.10	43	-0.11	-0.12	45	-0.08	-0.01	29	0.67	0.38	85	0.10	0.12	51
+ Securities gains (losses)	-0.04	0	4	0	0.01	23	0	0.01	29	0	0.02	16	0	0.01	29
+ Other tax equivalent adjustments	0	0	86	0	0	12	0	0	42	0	0	54	0	0	46
= Pretax net operating income (tax equivalent)	1.80	1.46	81	2.04	1.76	72	1.92	1.64	74	1.34	1.22	57	2.15	1.53	86
Net operating income	1.46	1.10	86	1.61	1.34	78	1.54	1.25	81	1.07	0.97	60	1.69	1.19	89
Net income	1.46	1.10	86	1.61	1.34	78	1.54	1.25	81	1.07	0.97	60	1.69	1.19	89
Net income (Subchapter S adjusted)		1.56			2.06			1.37			1.27				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.34	3.36	47	3.37	3.12	65	3.28	3.34	41	3.84	3.78	50	4.61	4.49	63
Interest expense	0.24	0.35	33	0.11	0.26	18	0.11	0.28	13	0.24	0.57	9	0.75	1.02	21
Net interest income (tax equivalent)	3.10	3.01	48	3.25	2.85	77	3.17	3.05	58	3.60	3.17	80	3.87	3.45	70
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.09	27	0.10	0.12	54	0.11	0.06	75	0.35	0.11	88	0.10	0.11	57
Earnings coverage of net loan and lease losses (X)	398.15	36.38	90	32.71	26.30	65	28.37	-14.44	61	8.16	33.55	27	32.71	22.46	70
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	1.17	69	1.44	1.32	64	1.36	1.26	66	1.43	1.35	60	0.96	0.94	55
Allowance for loan and lease losses / Total loans and leases	1.32	1.15	69	1.43	1.30	65	1.36	1.25	66	1.42	1.33	60	0.96	0.93	55
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.75	0.39	88	1.08	0.58	85	0.97	0.49	86	1.08	0.67	78	0.42	0.56	38
30-89 days past due loans and leases / Total loans and leases	0.22	0.33	51	0.28	0.29	58	0.34	0.21	75	0.33	0.26	68	0.44	0.31	73
Liquidity and Funding															
Net noncore funding dependence	-37.28	5.89	0	-59.81	-3.31	0	-26.82	-5.41	10	-23.83	0.77	4	-29.13	10.70	1
Net short-term noncore funding dependence	-37.66	0.87	5	-60.24	-9.17	3	-27.30	-7.77	10	-24.23	-3.25	4	-29.78	5.88	1
Net loans and leases / Total assets	54.14	63.09	20	52.65	58.81	30	64.96	64.16	45	69	69.27	43	65.60	72.36	19
Capitalization															
Tier 1 leverage ratio	8.85	9.22	39	9.06	9.07	54	9.14	9.54	44	9.63	9.65	56	10.28	10.39	54
Holding company equity capital / Total assets	9.60	9.68	50	10.15	10.79	40	12.46	10.31	84	11.59	10.51	67	11.73	11.37	55
Total equity capital (including minority interest) / Total assets	9.60	9.81	48	10.15	10.91	38	12.46	10.36	84	11.59	10.57	67	11.73	11.43	53
Common equity tier 1 capital / Total risk-weighted assets	13.98	11.79	83	15.01	12.64	82	14.80	12.48	83	13.98	12.44	75	13.15	12.50	68
Net loans and leases / Equity capital (X)	5.64	6.64	32	5.19	5.47	45	5.21	6.35	21	5.95	6.79	31	5.59	6.55	29
Cash dividends / Net income	27.01	31.93	38	26.33	27.22	51	27.29	22.04	56	43.32	29.42	69	29.98	25.65	54
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			53.82			39.66			93.20	
Growth Rates															
Assets	10.19	6.04	72	17.51	9.51	82	2.10	9.64	16	7.55	16.11	17	13.09	8.66	76
Equity capital	4.21	-3.83	71	9.88	7.52	74	9.72	7.16	68	6.26	8.42	37	11.32	12.19	55
Net loans and leases	13.30	14.48	54	-9.20	-0.66	11	-3.88	2.51	20	13.13	9.99	62	13.91	8.63	77
Noncore funding	26.27	36.20	56	1.35	-21.64	81	0.77	-20.94	83	-6.89	-12.78	62	19.39	4.16	75
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0	48	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	4.96	11.91	35	5.16	10.65	37	5.05	6.32	51	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	106.08	104.01	63	101.80	103.15	48	101.96	105.13	43	101.24	104.49	43	102.03	104.21	46
Cash from ops + noncash items + op expense / Op expense + dividends	172.08	118.32	73	133.31	155.61	46	125.63	167.98	52	114.25	138.81	43	174.09	152.31	70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	238,258	239,832	315,424	311,192	290,715	-0.66	45.07
Income from lease financing receivables.....	500	526	700	795	804	-4.94	95.31
Fully taxable income on loans and leases.....	237,577	238,946	314,267	310,005	289,137	-0.57	45.49
Tax-exempt income on loans and leases.....	1,181	1,412	1,857	1,982	2,382	-16.36	-1.17
Estimated tax benefit on income on loans and leases.....	645	772	1,015	1,085	1,319	-16.47	-10.41
Income on loans and leases (tax equivalent).....	239,403	241,130	317,139	313,072	292,838	-0.72	44.91
Investment interest income (tax equivalent).....	15,826	5,048	6,636	9,332	14,007	213.53	173.24
Interest on balances due from depository institutions.....	29,452	2,861	4,366	6,049	31,368	929.43	129.43
Interest income on other earning assets.....	371	206	819	206	252	80.10	2550.00
Total interest income (tax equivalent).....	285,052	249,245	328,960	328,659	338,465	14.37	55.05
Interest on time deposits of \$250K or more	647	627	777	1,788	2,692	3.19	-19.23
Interest on time deposits < \$250K.....	1,768	2,187	2,765	6,360	8,586	-19.16	-43.35
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	15,151	3,499	4,690	10,324	41,460	333.01	62.04
Interest on other borrowings and trading liabilities.....	1,666	1,475	1,967	1,973	1,998	12.95	4.00
Interest on subordinated debt and mandatory convertible securities	1,474	626	1,165	0	0	135.46	
Total interest expense.....	20,706	8,414	11,364	20,445	54,736	146.09	39.21
Net interest income (tax equivalent).....	264,346	240,831	317,596	308,214	283,729	9.76	56.44
Non-interest income.....	142,116	123,795	168,250	139,257	137,317	14.80	65.45
Adjusted operating income (tax equivalent)	406,462	364,626	485,846	447,471	421,046	11.47	59.47
Overhead expense.....	229,237	209,279	286,061	259,575	242,421	9.54	53.92
Provision for credit losses.....	6,300	-8,466	-8,690	62,648	8,287		21.41
Securities gains (losses)	-3,990	0	0	0	0		
Other tax equivalent adjustments	2	-1	0	0	0		100.00
Pretax net operating income (tax equivalent).....	167,979	164,229	209,522	124,859	171,150	2.28	67.31
Applicable income taxes	31,319	33,902	40,768	23,926	34,683	-7.62	-3.35
Tax equivalent adjustments	686	865	1,124	1,347	1,573	-20.69	-34.79
Applicable income taxes (tax equivalent).....	32,005	34,767	41,892	25,273	36,256	-7.94	-4.34
Minority interest	0	0	0	0	15		
Net income before discontinued operations, net of minority interest	135,974	129,462	167,630	99,586	134,879	5.03	103.12
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	135,974	129,462	167,630	99,586	134,879	5.03	103.12
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	135,974	129,462	167,630	99,586	134,894	5.03	103.12
Investment securities income (tax equivalent).....	15,826	5,048	6,636	9,332	14,007	213.53	173.24
US Treasury and agency securities (excluding mortgage-backed securities)	15,052	4,459	5,878	7,860	12,449	237.56	255.17
Mortgage-backed securities	471	234	334	563	664	101.28	29.04
All other securities	303	355	424	909	894	-14.60	-74.53
Cash dividends declared.....	36,725	34,091	45,752	43,144	40,432	7.73	95.26
Common	36,725	34,091	45,752	43,144	40,432	7.73	95.26
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.06	3.12	41	3.10	2.90	65	3.02	3.12	33	3.53	3.53	45	4.25	4.19	58
Less: Interest expense	0.22	0.33	33	0.10	0.24	18	0.10	0.26	11	0.22	0.54	9	0.69	0.95	21
Equals: Net interest income (tax equivalent)	2.84	2.79	48	2.99	2.65	75	2.91	2.85	50	3.31	2.96	77	3.56	3.21	72
Plus: Non-interest income	1.52	0.94	81	1.54	1.09	75	1.54	0.94	84	1.49	0.98	80	1.72	0.90	90
Equals: adjusted operating income (tax equivalent)	4.36	3.77	83	4.53	3.80	85	4.46	3.89	77	4.80	3.96	77	5.29	4.16	86
Less: Overhead expense	2.46	2.18	75	2.60	2.21	78	2.62	2.37	72	2.78	2.48	71	3.04	2.59	76
Less: Provision for credit losses	0.07	0.10	43	-0.11	-0.12	45	-0.08	-0.01	29	0.67	0.38	85	0.10	0.12	51
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	-0.04	0	4	0	0.01	24	0	0.01	30	0	0.02	16	0	0.01	29
Plus: other tax equivalent adjustments	0	0	86	0	0	12	0	0	42	0	0	54	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.80	1.46	81	2.04	1.76	72	1.92	1.64	74	1.34	1.22	57	2.15	1.53	86
Less: Applicable income taxes (tax equivalent)	0.34	0.34	56	0.43	0.41	66	0.38	0.35	59	0.27	0.27	54	0.46	0.35	80
Less: Minority interest	0	0	43	0	0	41	0	0	46	0	0	45	0	0	90
Equals: Net operating income	1.46	1.10	86	1.61	1.34	78	1.54	1.25	81	1.07	0.97	60	1.69	1.19	89
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	49	0	0	50	0	0	50
Equals: Net income	1.46	1.10	86	1.61	1.34	78	1.54	1.25	81	1.07	0.97	60	1.69	1.19	89
Memo: Net income (last four quarters)	1.43	1.10	83	1.57	1.30	75	1.54	1.26	80	1.07	0.97	59	1.69	1.19	88
Net income—BHC and noncontrolling (minority) interest	1.46	1.11	86	1.61	1.35	78	1.54	1.25	81	1.07	0.97	58	1.69	1.19	87
Margin Analysis															
Average earning assets / Average assets	91.47	92.93	26	91.91	93.09	35	91.96	93.81	22	91.90	93.47	29	92.19	93.22	38
Average interest-bearing funds / Average assets	45.23	60.58	6	47.18	61.98	5	45.23	65.01	3	49.47	68.25	3	53.15	70.66	4
Interest income (tax equivalent) / Average earning assets	3.34	3.36	47	3.37	3.12	65	3.28	3.34	41	3.84	3.78	50	4.61	4.49	63
Interest expense / Average earning assets	0.24	0.35	33	0.11	0.26	18	0.11	0.28	13	0.24	0.57	9	0.75	1.02	21
Net interest income (tax equivalent) / Average earning assets	3.10	3.01	48	3.25	2.85	77	3.17	3.05	58	3.60	3.17	80	3.87	3.45	70
Yield or Cost															
Total loans and leases (tax equivalent)	4.89	4.24	88	5.13	4.07	90	5.10	4.16	91	4.87	4.28	86	5.55	4.98	83
Interest-bearing bank balances	1.27	0.79	93	0.13	0.13	64	0.17	0.15	74	0.40	0.32	78	2.20	2.26	55
Federal funds sold and reverse repos	0.76	1.05	34	0	0.25	21	0	0.17	17	0	0.43	13	2.39	2.02	68
Trading assets	0.57				0.45			0.32			0.80			0.49	
Total earning assets	3.34	3.33	51	3.36	3.09	66	3.27	3.40	38	3.82	3.80	55	4.59	4.47	59
Investment securities (tax equivalent)	1.68	1.96	24	1.26	1.77	13	1.22	1.75	17	1.62	2.32	6	2.30	2.74	10
US Treasury and agency securities (excluding mortgage-backed securities)	1.50	1.38	59	1.25	1.23	50	1.24	1.22	56	1.53	1.87	37	2.52	2.54	52
Mortgage-backed securities	3.23	1.87	96	1.08	1.55	9	1.16	1.44	25	3.52	2.05	97	3.99	2.54	99
All other securities	1.53	2.89	10	1.74	2.85	14	1.59	2.49	16	1.91	3.24	10	2.63	3.80	14
Interest-bearing deposits	0.40	0.35	67	0.16	0.22	37	0.16	0.27	24	0.39	0.62	19	1.25	1.13	63
Time deposits of \$250K or more	0.51	0.61	39	0.58	0.70	40	0.54	0.79	27	1.22	1.60	19	2	2.13	33
Time deposits < \$250K	0.47	0.58	43	0.56	0.67	43	0.54	0.75	29	1.16	1.49	17	1.53	1.91	17
Other domestic deposits	0.42	0.31	72	0.11	0.16	39	0.11	0.17	33	0.27	0.36	35	1.18	0.86	74
Foreign deposits	0.52				0.12			0.42			1.24			2.53	
Federal funds purchased and repos	1.21	0.88	72	0.05	0.18	22	0.08	0.11	46	0.29	0.37	51	2.19	1.23	78
Other borrowed funds and trading liabilities		1.55			1.29			0.53		0	0.55	27	0	1.03	24
All interest-bearing funds	0.49	0.54	50	0.22	0.38	22	0.23	0.41	20	0.44	0.79	13	1.29	1.34	46

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Non-interest Income and Expenses															
Total non-interest income		142,116		123,795		168,250		139,257		137,317					
Fiduciary activities income		11,580		9,576		12,912		13,130		13,599					
Service charges on deposit accounts - domestic		25,601		24,369		33,787		33,727		38,968					
Trading revenue.....		0		0		0		0		0					
Investment banking fees and commissions.....		5,318		256		320		5,094		9,288					
Insurance activities revenue.....		20,227		17,670		23,745		1,191		1,395					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees		12		17		22		27		-60					
Net securitization income		0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....		8,037		8,562		10,124		8,041		4,716					
Other non-interest income.....		71,341		63,345		87,340		78,047		69,411					
Total overhead expenses		229,237		209,279		286,061		259,575		242,421					
Personnel expense.....		136,957		123,836		166,723		164,727		153,024					
Net occupancy expense.....		28,101		26,179		35,408		31,030		25,327					
Goodwill impairment losses		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		2,568		2,357		3,116		3,815		3,719					
Other operating expenses.....		61,611		56,907		80,814		60,003		60,351					
Fee income on mutual funds and annuities.....		5,262		256		315		5,094		9,288					
Memoranda															
Assets under management in proprietary mutual funds and annuities		2,965,515		2,642,129		4,745,853		2,724,451		1,858,046					
Number of equivalent employees		2,051		1,971		1,948		2,036		1,948					
Average personnel expense per employee.....		66.78		62.83		85.59		80.91		78.55					
Average assets per employee.....		6,058.32		5,446.18		5,597.66		4,579.39		4,087.36					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income		3.70	2.43	69	0.21	2.14	27	0.19	0.54	77	3.66	0.51	90	6.76	0.66
Overhead expenses / Net Interest Income + non-interest income		56.49	58.02	39	57.53	58.85	38	59.02	60.88	42	58.18	61.22	34	57.79	61.79
Percent of Average Assets															
Total overhead expense		2.46	2.18	75	2.60	2.21	78	2.62	2.37	72	2.78	2.48	71	3.04	2.59
Personnel expense.....		1.47	1.20	81	1.54	1.23	81	1.53	1.37	70	1.77	1.42	80	1.92	1.50
Net occupancy expense.....		0.30	0.22	84	0.33	0.24	85	0.32	0.28	72	0.33	0.30	66	0.32	0.32
Other operating expenses.....		0.69	0.73	51	0.74	0.72	62	0.77	0.70	66	0.68	0.73	45	0.80	0.76
Overhead less non-interest income		0.93	1.22	24	1.06	1.08	42	1.08	1.39	18	1.29	1.44	34	1.32	1.65
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense		56.40	57.55	42	57.40	58.34	39	58.88	60	45	58.01	58.93	44	57.58	59.91
Personnel expense.....		33.69	31.86	57	33.96	32.89	53	34.32	34.64	50	36.81	33.88	75	36.34	34.17
Net occupancy expense.....		6.91	5.98	66	7.18	6.26	64	7.29	7.36	48	6.93	7.04	50	6.02	7.50
Other operating expenses.....		15.79	19.14	24	16.25	18.68	35	17.28	17.56	46	14.26	17.57	22	15.22	17.93
Total non-interest income		34.96	24.10	77	33.95	28.20	66	34.63	24.76	82	31.12	23.45	73	32.61	19.83
Fiduciary activities income		2.85	2.13	67	2.63	2.27	62	2.66	2.32	64	2.93	1.45	75	3.23	1.61
Service charges on domestic deposit accounts		6.30	3.30	91	6.68	3.25	94	6.95	3.11	91	7.54	2.67	93	9.26	3.21
Trading revenue.....		0	0.57	34	0	0.68	25	0	0.07	39	0	0.10	39	0	0.07
Investment banking fees and commissions.....		1.31	2.15	48	0.07	2.46	16	0.07	0.92	35	1.14	1.03	70	2.21	0.91
Insurance activities revenue.....		4.98	0.36	96	4.85	0.38	96	4.89	0.64	90	0.27	0.41	72	0.33	0.37
Venture capital revenue.....		0	0.01	44	0	0.03	45	0	0	48	0	0	48	0	0
Net servicing fees		0	1.23	21	0	0.56	25	0	0.47	25	0.01	0	49	-0.01	0.22
Net securitization income		0	0	46	0	0.01	43	0	0	47	0	0	48	0	0
Net gain (loss) - sales of loans, OREO, and other assets		1.98	1.19	72	2.35	3.64	46	2.08	4.52	37	1.80	5.55	36	1.12	2.27
Other non-interest income.....		17.55	8.80	85	17.37	9.39	85	17.98	8.76	90	17.44	7.76	90	16.49	7.41
Overhead less non-interest income		21.43	32.79	15	23.44	29.67	28	24.25	34.71	14	26.89	34.63	27	24.96	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....		18.64	21.50	24	20.64	21.49	40	19.46	21.61	29	19.16	20.30	35	20.26	21.51
Applicable income tax + TE / Pretax net operating income + TE		19.05	23.57	7	21.17	23.11	21	19.99	21.64	25	20.24	22.51	25	21.18	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2022

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	4,485,566	3,904,806	3,955,830	3,721,947	3,544,020	14.87	48.30	
Commercial and industrial loans	1,613,027	1,461,796	1,462,824	2,055,511	1,409,483	10.35	60.46	
Loans to individuals	432,043	401,142	410,561	383,404	383,035	7.70	51.67	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	122,081	132,458	144,681	125,768	135,082	-7.83	-10.03	
Other loans and leases	180,582	137,684	220,322	161,595	201,524	31.16	-13.21	
Less: Unearned income	704	0	0	0	0			
Loans and leases, net of unearned income	6,832,595	6,037,886	6,194,218	6,448,225	5,673,144	13.16	46.67	
Less: Allowance for loan and lease losses	89,871	86,463	83,936	91,366	54,238	3.94	75.34	
Net loans and leases	6,742,724	5,951,423	6,110,282	6,356,859	5,618,906	13.30	46.35	
Debt securities that reprice or mature in over 1 year	1,392,115	394,847	443,542	182,033	268,289	252.57	385.96	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	8,134,839	6,346,270	6,553,824	6,538,892	5,887,195	28.18	66.19	
Interest-bearing bank balances	3,106,279	3,836,809	1,821,203	1,336,394	1,646,238	-19.04	102.90	
Federal funds sold and reverse repos	3,878	0	800	0	1,000		-67.68	
Debt securities that reprice or mature within 1 year	129,530	134,637	90,958	373,163	223,337	-3.79	-17.86	
Trading assets	0	0	0	0	0			
Total earning assets	11,374,526	10,317,716	8,466,785	8,248,449	7,757,770	10.24	72.46	
Non-interest-bearing cash and due from depository institutions	227,026	274,057	228,819	280,518	222,043	-17.16	22.05	
Premises, fixed assets, and leases	284,196	268,160	269,047	261,677	206,275	5.98	118.30	
Other real estate owned	39,242	38,932	39,475	32,179	5,607	0.80	919.01	
Investment in unconsolidated subsidiaries	34,353	16,425	32,312	16,888	14,388	109.15	584.32	
Intangible and other assets	495,371	387,491	369,180	372,657	359,693	27.84	134.26	
Total assets	12,454,714	11,302,781	9,405,618	9,212,368	8,565,776	10.19	74.63	
Quarterly average assets	12,641,910	11,203,300	11,413,664	9,692,733	8,500,482	12.84	78.78	
Average loans and leases (YTD)	6,526,282	6,268,265	6,221,392	6,431,367	5,276,198	4.12	45.00	
Memoranda								
Loans held-for-sale	4,823	20,950	24,776	53,719	11,001	-76.98	-59.04	
Loans not held-for-sale	6,827,772	6,016,936	6,169,442	6,394,506	5,662,143	13.48	46.94	
Real estate loans secured by 1–4 family	1,297,113	1,140,225	1,127,870	1,144,793	1,107,284	13.76	47.38	
Commercial real estate loans	2,930,990	2,493,641	2,555,338	2,318,196	2,188,557	17.54	50.58	
Construction and land development	786,763	613,885	670,944	507,874	542,831	28.16	85.11	
Multifamily	132,617	118,247	103,618	125,498	131,207	12.15	181.31	
Nonfarm nonresidential	2,011,610	1,761,509	1,780,776	1,684,824	1,514,519	14.20	36.44	
Real estate loans secured by farmland	257,463	270,940	272,622	258,958	248,179	-4.97	30.04	
Total investment securities	1,521,645	529,484	534,500	555,196	491,626	187.38	241.60	
U.S. Treasury securities	1,459,090	449,855	457,628	475,236	414,449	224.35	411.47	
US agency securities (excluding mortgage-backed securities)	16,577	23,546	21,943	19,638	23,024	-29.60	-82.39	
Municipal securities	9,470	8,504	8,764	31,353	23,841	11.36	-79.32	
Mortgage-backed securities	15,636	33,597	29,314	15,755	17,098	-53.46	-15.38	
Asset-backed securities	12,968	13,482	13,357	12,714	12,714	-3.81		
Other debt securities	7,904	500	3,494	500	500	1480.80	1480.80	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Available-for-sale securities	1,519,259	526,502	531,523	552,232	489,723	188.56	243.43	
U.S. Treasury securities	1,459,090	449,855	457,628	475,236	414,449	224.35	411.47	
US agency securities (excluding mortgage-backed securities)	16,577	23,546	21,943	19,638	23,024	-29.60	-82.39	
Municipal securities	7,600	6,059	6,319	28,948	22,531	25.43	-82.50	
Mortgage-backed securities	15,620	33,560	29,282	15,696	17,005	-53.46	-14.53	
Asset-backed securities	12,968	13,482	13,357	12,714	12,714	-3.81		
Other debt securities	7,404	0	2,994	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	0	2	1	20	0	-100.00	-100.00	
Available-for-sale securities appreciation (depreciation)	-107,679	6,398	2,835	9,943	4,641			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	447,590	468,603	475,751	500,077	450,295	-4.48	12.19	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	5,204,623	4,594,324	3,775,387	3,790,900	1,237,286	13.28	479.96	
NOW, ATS and transaction accounts	909,490	865,572	801,263	765,701	212,689	5.07	422.24	
Time deposits less brokered deposits < \$250K	505,951	504,699	490,519	530,736	551,031	0.25	-7.73	
MMDA and other savings accounts	4,252,567	3,878,804	2,880,298	2,835,119	5,335,394	9.64	-6.85	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	10,872,631	9,843,399	7,947,467	7,922,456	7,336,400	10.46	75.78	
Time deposits of \$250K or more	187,519	148,645	144,447	142,248	146,987	26.15	61.54	
Foreign deposits	0	0	0	0	0	0		
Federal funds purchased and repos	4,600	3,500	0	1,100	1,100	31.43	119.05	
Secured federal funds purchased	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	524			
Other borrowings w/remaining maturity over 1 year	0	0	0	0	5,096			
Brokered deposits < \$250K	0	0	0	0	248		-100.00	
Noncore funding	192,119	152,145	144,447	143,348	153,955	26.27	61.68	
Trading liabilities	0	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	86,030	85,973	85,987	26,804	26,804	0.07	169.19	
Other liabilities	108,785	74,390	55,983	51,875	43,628	46.24	243.60	
Total liabilities	11,259,565	10,155,907	8,233,884	8,144,483	7,560,787	10.87	76.82	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0			
Common stock	32,856	32,572	32,603	32,720	32,694	0.87	3.12	
Common surplus	168,217	158,877	159,914	156,574	153,353	5.88	57.79	
Retained earnings	1,076,316	950,560	977,067	871,161	815,488	13.23	72.00	
Accumulated other comprehensive income	-82,240	4,865	2,150	7,430	3,454			
Other equity capital components	0	0	0	0	0	0		
Total holding company equity capital	1,195,149	1,146,874	1,171,734	1,067,885	1,004,989	4.21	56.35	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0		
Total equity capital, including minority interest	1,195,149	1,146,874	1,171,734	1,067,885	1,004,989	4.21	56.35	
Total liabilities and capital	12,454,714	11,302,781	9,405,618	9,212,368	8,565,776	10.19	74.63	
Memoranda								
Non-interest-bearing deposits	5,204,647	4,594,324	3,775,387	3,790,900	2,956,370	13.28	101.56	
Interest-bearing deposits	5,855,503	5,397,720	4,316,527	4,273,804	4,527,265	8.48	57.41	
Total deposits	11,060,150	9,992,044	8,091,914	8,064,704	7,483,635	10.69	75.50	
Long-term debt that reprices within 1 year	0	0	0	0	0			
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	1,171,734	1,067,885	1,067,885	1,004,989	902,789			
Accounting restatements	0	0	0	2,270	0			
Net income	135,974	129,462	167,630	99,586	134,879			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	8,556	-13,817	-12,749	208	2,160			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	36,725	34,091	45,752	43,144	40,432			
Change in other comprehensive income	-84,390	-2,565	-5,280	3,976	5,593			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	1,195,149	1,146,874	1,171,734	1,067,885	1,004,989			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	36.02	39.88	36	34.55	36.06	39	42.06	47.29	34	40.40	48.33	26	41.37	52.67	22
Commercial and industrial loans	12.95	11.23	63	12.93	11.11	63	15.55	10.08	79	22.31	13.47	85	16.45	11.45	78
Loans to individuals	3.47	3.58	63	3.55	3.60	65	4.37	2.29	81	4.16	2.29	81	4.47	2.71	76
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0	46	0	0	45	0	0	44
Agricultural loans.....	0.98	0.19	90	1.17	0.21	91	1.54	0.46	84	1.37	0.43	83	1.58	0.53	82
Other loans and leases.....	1.45	4.52	23	1.22	4.26	24	2.34	1.08	80	1.75	1.39	71	2.35	1.08	79
Net loans and leases.....	54.14	63.09	20	52.65	58.81	30	64.96	64.16	45	69	69.27	43	65.60	72.36	19
Debt securities over 1 year.....	11.18	18.76	21	3.49	18.32	6	4.72	17.60	5	1.98	13.53	4	3.13	13.66	7
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.07	22	0	0.05	22	0	0.06	18
Subtotal	65.32	83.05	10	56.15	78.17	6	69.68	82.59	9	70.98	83.47	6	68.73	86.76	2
Interest-bearing bank balances	24.94	3.61	96	33.95	9.37	99	19.36	7.80	90	14.51	6.78	87	19.22	2.97	98
Federal funds sold and reverse repos	0.03	0.52	69	0	0.53	27	0.01	0.05	80	0	0.02	38	0.01	0.03	78
Debt securities 1 year or less	1.04	1.71	48	1.19	1.51	56	0.97	1.75	49	4.05	2.03	81	2.61	2.10	69
Trading assets	0	0.59	20	0	0.58	19	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets.....	91.33	90.76	60	91.28	91.57	47	90.02	93.39	7	89.54	92.98	9	90.57	92.39	27
Non-interest cash and due from depository institutions.....	1.82	0.98	93	2.42	0.99	97	2.43	0.87	95	3.05	1.07	95	2.59	1.14	97
Other real estate owned.....	0.32	0.01	99	0.34	0.01	98	0.42	0.02	99	0.35	0.03	97	0.07	0.04	73
All other assets.....	6.85	8.19	30	6.29	7.39	37	7.55	5.67	83	7.42	5.87	75	6.84	6.41	58
Memoranda															
Short-term investments	26.01	6.75	92	35.14	12.31	95	20.34	10.52	86	18.56	9.38	89	21.84	5.36	96
U.S. Treasury securities.....	11.72	1.98	97	3.98	1.18	85	4.87	0.69	93	5.16	0.19	95	4.84	0.29	95
US agency securities (excluding mortgage-backed securities)	0.13	0.81	41	0.21	0.75	43	0.23	1.83	27	0.21	1.28	31	0.27	1.25	38
Municipal securities	0.08	1.69	25	0.08	1.70	25	0.09	3.67	18	0.34	2.96	28	0.28	2.58	23
Mortgage-backed securities	0.13	12.93	2	0.30	13.46	3	0.31	10.07	3	0.17	8.52	4	0.20	9.38	4
Asset-backed securities	0.10	0.85	46	0.12	0.47	60	0.14	0.43	69	0.14	0.35	74	0.15	0.30	78
Other debt securities	0.06	0.51	39	0	0.51	24	0.04	0.67	30	0.01	0.60	25	0.01	0.53	31
Loans held-for-sale.....	0.04	0.30	42	0.19	0.50	48	0.26	0.28	70	0.58	0.58	68	0.13	0.39	45
Loans held for investment	54.82	63.03	20	53.23	58.34	33	65.59	64.47	44	69.41	69.07	45	66.10	72.01	22
Real estate loans secured by 1–4 family	10.41	12.79	39	10.09	11.57	42	11.99	13.45	49	12.43	14.47	49	12.93	16.02	44
Revolving	0.86	1.52	39	0.85	1.44	41	0.95	1.60	36	0.98	1.79	37	1.18	2.24	36
Closed-end, secured by first liens	8.89	10.86	40	8.57	9.73	45	10.27	11.44	52	10.52	12.11	51	10.68	13.07	44
Closed-end, secured by junior liens	0.66	0.19	90	0.66	0.19	90	0.78	0.22	94	0.92	0.27	93	1.07	0.37	92
Commercial real estate loans	23.53	24.89	45	22.06	22.35	49	27.17	30.90	38	25.16	30.65	29	25.55	33.26	27
Construction and land development	6.32	3.92	76	5.43	3.40	78	7.13	4.37	81	5.51	4.32	67	6.34	5	68
Multifamily.....	1.06	3.87	21	1.05	3.32	27	1.10	4.79	16	1.36	5.03	16	1.53	4.76	23
Nonfarm nonresidential	16.15	15.73	51	15.58	14.65	52	18.93	20.52	41	18.29	19.97	39	17.68	21.85	30
Real estate loans secured by farmland.....	2.07	0.34	93	2.40	0.35	96	2.90	0.95	82	2.81	0.85	85	2.90	0.95	83

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	65.65	62.29	48	64.67	60.51	50	63.86	73.64	22	57.72	69.38	25	62.47	72.74	25
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.98	20.65	42	18.88	20	45	18.21	20.95	44	17.75	20.91	46	19.52	22.29	48
Real estate loans secured by 1–4 family.....	1.57	2.39	40	1.60	2.47	41	1.44	2.54	36	1.40	2.61	38	1.78	3.13	38
Revolving	17.41	18.01	45	17.28	17.35	50	16.77	18.13	51	16.35	17.94	50	17.74	18.71	51
Closed-end.....	42.90	38.12	54	41.30	37.13	52	41.25	48.47	27	35.95	44.23	24	38.58	46.16	28
Construction and land development.....	11.51	6.10	80	10.17	5.69	81	10.83	6.90	79	7.88	6.26	66	9.57	6.97	70
1–4 family.....	4.56	1.40	90	4.41	1.19	93	4.11	1.50	89	3.58	1.14	91	3.69	1.47	85
Other.....	6.95	4.62	72	5.76	4.46	64	6.72	5.34	66	4.30	4.94	45	5.88	5.34	58
Multifamily.....	1.94	5.86	20	1.96	5.41	23	1.67	7.23	11	1.95	7.01	16	2.31	6.42	24
Nonfarm nonresidential	29.44	24.30	60	29.17	24.45	62	28.75	32.22	36	26.13	29.04	36	26.70	30.59	31
Owner-occupied.....	13.35	8.11	78	13.02	8.31	79	12.71	11.23	62	11.73	10	68	12.71	10.68	65
Other.....	16.09	15.95	50	16.15	15.83	52	16.04	20.58	28	14.39	18.53	30	13.98	19.36	27
Real estate loans secured by farmland.....	3.77	0.55	93	4.49	0.61	96	4.40	1.57	79	4.02	1.30	83	4.37	1.38	84
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0	46	0	0	45	0	0	44
Commercial and industrial loans	23.61	18.37	70	24.21	19.45	68	23.62	15.94	81	31.88	19.85	85	24.84	16.16	79
Loans to individuals	6.32	6.24	65	6.64	6.58	63	6.63	3.85	77	5.95	3.53	79	6.75	4	77
Credit card loans	0	0.53	45	0	0.51	48	0	0.03	66	0	0.03	66	0	0.04	65
Agricultural loans.....	1.79	0.31	91	2.19	0.38	90	2.34	0.79	81	1.95	0.69	83	2.38	0.78	82
Other loans and leases.....	2.64	8.16	24	2.28	8.42	24	3.56	1.70	80	2.51	2.07	70	3.55	1.48	80
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	376.83	411.16	39	359.48	383.43	39	355.73	473.67	20	368.91	473.75	23	389.21	493.53	25
Real estate loans secured by 1–4 family.....	108.97	133.66	41	104.97	124.74	41	101.42	134.51	39	113.47	142.34	43	121.60	151.03	43
Revolving	9.04	15.46	36	8.89	15.53	40	8.03	16.12	33	8.96	17.81	35	11.08	21.25	38
Closed-end.....	99.93	116.59	44	96.08	107.54	47	93.40	116.85	45	104.51	122.21	49	110.53	127.10	47
Commercial real estate loans	246.23	254.65	49	229.57	238.58	45	229.79	311.38	22	229.77	302.08	25	240.35	311.74	27
Construction and land development.....	66.10	39.81	78	56.52	36.07	74	60.33	44.02	70	50.34	42.85	63	59.62	46.63	68
1–4 family.....	26.19	9.02	88	24.49	7.44	91	22.90	9.60	86	22.87	7.52	89	22.99	9.52	87
Other.....	39.90	30.27	67	32.02	28.34	59	37.44	34.06	59	27.47	33.94	38	36.63	35.90	55
Multifamily.....	11.14	40.47	22	10.89	35.29	24	9.32	46.60	10	12.44	48.67	14	14.41	44.76	23
Nonfarm nonresidential	168.99	161.09	52	162.17	156.30	52	160.14	207.28	27	167	198.42	33	166.33	206.64	33
Owner-occupied.....	76.65	53.43	68	72.39	52.63	70	70.80	71.93	51	75	67.98	58	79.20	71.54	60
Other.....	92.34	105.96	43	89.78	100.99	40	89.34	131.36	25	91.99	125.78	31	87.13	130.65	27
Real estate loans secured by farmland.....	21.63	3.36	93	24.94	3.67	94	24.52	9.66	79	25.67	8.35	83	27.26	8.66	82
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.01	46	0	0.03	45	0	0.01	44
Commercial and industrial loans	135.51	115.08	61	134.58	116.17	64	131.55	100.58	72	203.74	133.93	78	154.79	106.70	77
Loans to individuals	36.30	35.47	62	36.93	36.56	63	36.92	23.11	76	38	22.15	79	42.07	24.83	77
Credit card loans	0	2.79	46	0	2.58	47	0	0.19	66	0	0.20	66	0	0.24	65
Agricultural loans.....	10.26	1.73	90	12.19	2.03	91	13.01	4.60	81	12.47	4.17	80	14.84	4.86	82
Other loans and leases.....	15.17	50.11	24	12.68	47.63	25	19.81	10.71	79	16.02	13.62	71	22.13	10.25	78
Supplemental															
Non-owner occupied CRE loans / Gross loans	30.61	30.74	47	29.49	29.25	49	29.73	36.98	26	25.83	34	25	29.53	35.38	35
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	175.72	205.31	43	163.92	187.63	42	165.60	236.77	27	165.09	232.08	28	183.96	239.13	29
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	252.37	262.15	46	236.31	244.92	45	236.40	313.58	22	240.09	304.52	27	263.16	315.15	29

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	26.01	6.75	92	35.14	12.31	95	20.34	10.52	86	18.56	9.38	89	21.84	5.36	96
Liquid assets	38.77	23.63	86	40.86	29.12	80	27.21	23.21	71	23.09	19.32	69	27.13	16.28	87
Investment securities	12.22	20.98	21	4.68	20.37	6	5.68	20.27	4	6.03	16.07	8	5.74	16.41	6
Net loans and leases	54.14	63.09	20	52.65	58.81	30	64.96	64.16	45	69	69.27	43	65.60	72.36	19
Net loans, leases and standby letters of credit	54.72	63.92	18	53.32	59.61	28	65.84	64.54	48	70.05	69.67	45	66.35	72.78	21
Core deposits	87.30	74.28	96	87.09	75.52	97	84.50	80.58	71	86	76.49	96	85.65	71.61	95
Noncore funding	1.54	12.30	3	1.35	10.15	4	1.54	6.64	10	1.56	10.29	5	1.80	14.61	3
Time deposits of \$250K or more	1.51	1.67	60	1.32	1.67	48	1.54	2.59	28	1.54	3.37	19	1.72	4.33	12
Foreign deposits	0	0.33	39	0	0.33	39	0	0	49	0	0	48	0	0	48
Federal funds purchased and repos	0.04	1.24	30	0.03	1.19	28	0	0.55	23	0.01	0.62	47	0.01	0.77	36
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0.01	0.58	39	0.03	0.54	43	-0.01	0.50	10	0.01	0.59	52	0	0.75	38
Commercial paper	0	0.02	45	0	0.01	45	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	0.41	20	0	1.06	16	0.01	2.75	16
Earning assets that reprice within 1 year	46.54	35.71	78	53.22	38.80	85	42.21	30.91	77	47.87	31.93	85	50.25	33.16	87
Interest-bearing liabilities that reprice within 1 year	4.24	6.79	39	4.30	6.64	39	4.95	13.48	29	5.31	14.04	18	5.78	18.54	10
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.02	43	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	42.31	27.35	87	48.92	30.83	89	37.26	16.92	83	42.56	17.03	91	44.48	13.71	93
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-37.28	5.89	0	-59.81	-3.31	0	-26.82	-5.41	10	-23.83	0.77	4	-29.13	10.70	1
Net short-term noncore funding dependence	-37.66	0.87	5	-60.24	-9.17	3	-27.30	-7.77	10	-24.23	-3.25	4	-29.78	5.88	1
Short-term investment / Short-term noncore funding	2,006.23	112.63	99	3,178.20	304.29	98	1,695.11	419.20	90	1,459.39	230.45	97	1,613.73	78.10	97
Liquid assets - short-term noncore funding / Nonliquid assets	61.20	24.05	87	67.21	36.72	86	35.74	25.37	73	28.38	16.27	78	35.37	6.90	91
Net loans and leases / Total deposits	60.96	79.04	14	59.56	73.05	19	75.51	75.87	45	78.82	84.20	33	75.08	90.96	15
Net loans and leases / Core deposits	62.02	86.19	12	60.46	78.83	15	76.88	80.18	41	80.24	91.10	26	76.59	102.55	12
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-10.05	94	0	0.50	32	0	-0.07	37	0	0.88	9	0	0.36	12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-9.78	-19.27	75	0.64	1.06	44	0.28	0.24	56	1.08	3.63	19	0.54	1.28	31
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.05			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0.16	26.09	19	0.56	13.65	34	0.56	9.13	57	0.53	5.36	57	0.39	7.25	51
Available-for-sale securities	99.84	71.92	89	99.44	84.59	72	99.44	89.63	55	99.47	93.39	59	99.61	91.33	63
U.S. Treasury securities	95.89	9.62	98	84.96	6.01	97	85.62	3.49	98	85.60	1.22	98	84.30	2.07	98
US agency securities (excluding mortgage-backed securities)	1.09	4.10	43	4.45	4.24	67	4.11	9.21	46	3.54	8.39	40	4.68	8.16	50
Municipal securities	0.62	8.02	25	1.61	8.38	33	1.64	17.78	21	5.65	18.61	34	4.85	15.40	30
Mortgage-backed securities	1.03	62.34	2	6.35	66.09	3	5.48	52.46	3	2.84	54.48	3	3.48	57.07	3
Asset-backed securities	0.85	4.33	48	2.55	2.45	68	2.50	2.22	75	2.29	1.97	76	2.59	1.70	80
Other debt securities	0.52	3.02	41	0.09	3.01	29	0.65	3.93	38	0.09	4.34	26	0.10	3.73	33
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.41	22	0	0.44	22	0	0.49	18
Debt securities 1 year or less	8.51	9.28	60	25.43	8.18	90	17.02	10.21	77	67.21	13.69	95	45.43	13.55	93
Debt securities 1 to 5 years	77.07	20.14	97	69.67	17.39	96	78.79	17.78	99	31.44	20.49	74	52.57	23.43	90
Debt securities over 5 years	14.42	68.28	3	4.90	72.07	1	4.19	68.22	2	1.35	61.87	2	2	58.63	2
Pledged securities	29.41	31.26	51	88.50	33.37	96	89.01	36.33	96	90.07	44.55	91	91.59	43.76	95
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.31	34	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-18.43	-40.81	74	100.89	64.27	73	11.90	30.57	45	-8.61	136.94	11	14.30	32.84	50
Investment securities	187.38	11.76	96	-11.30	32.48	8	-3.73	36.78	9	12.93	16.36	46	-36.33	4.80	3
Core deposits	10.46	4.57	73	17.94	16.96	63	0.32	15.13	1	7.99	23.17	5	13.25	9.96	68
Noncore funding	26.27	36.20	56	1.35	-21.64	81	0.77	-20.94	83	-6.89	-12.78	62	19.39	4.16	75

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,076,732	1,779,857	1,618,062
Commit: Secured commercial real estate loans	1,035,929	598,393	614,725	481,075	433,187
Commit: Unsecured real estate loans	5,075	31	8	63	5,367
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	72,911	74,718	82,841	96,311	64,702
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	4,823	20,950	24,776	32,129	11,001
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	71,391	20,953	44,673	9,425	164

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						22.08	16.95	79	19.32	16.09	68	18.89	16.97	66	
Standby letters of credit	0.59	0.66	57	0.66	0.66	63	0.88	0.31	93	1.05	0.31	94	0.76	0.36	86
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.01	36	0	0.01	37	0	0.01	36
Securities lent	0	0.08	42	0	0.10	42	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0	46	0	0	46	0	0	47
Derivative contracts	0.61	44.74	7	0.37	47.31	3	0.74	3.32	67	0.45	3.72	66	0.13	2.95	63
Interest rate contracts	0.04	32.78	3	0.19	35.15	3	0.26	3.25	65	0.35	3.62	66	0.13	2.87	63
Interest rate futures and forward contracts	0.04	3.53	45	0.19	4.39	44	0.26	0.07	88	0.35	0.20	84	0.13	0.08	82
Written options contracts (interest rate)	0	1.49	10	0	1.69	9	0	0.10	38	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	0.01	46	0	0.03	44	0	0.02	45
Interest rate swaps	0	23.04	4	0	20.27	4	0	2.61	33	0	2.58	34	0	2.19	34
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.57	1.18	82	0.19	0.91	76	0.47	0	99	0.10	0	98	0	0	96
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0	49	0	0	49	0	0	48
Commodity and other swaps	0.57	0.31	85	0.19	0.30	80	0.47	0	99	0.10	0	99	0	0	99
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						33.38	27.65	73	27.67	24.20	66	30.67	24.81	74	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	76,214	41,903	69,449	41,554	11,165
Interest rate contracts	4,823	20,950	24,776	32,129	11,001
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	71,391	20,953	44,673	9,425	164
Derivatives Position					
Futures and forwards	4,823	20,950	24,776	32,129	11,001
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	71,391	20,953	44,673	9,425	164
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	76,214	41,903	69,449	41,554	11,165
Interest rate contracts	4,823	20,950	24,776	32,129	11,001
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	71,391	20,953	44,673	9,425	164
Derivative contracts (excluding futures and FX 14 days or less)	76,214	41,903	69,449	41,554	10,986
One year or less	76,214	41,903	69,449	41,554	10,986
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	43,856	11,447	8,237	872	15
Gross positive fair value.....	45,166	11,944	8,946	991	20
Held for trading.....	0	0	0	0	0
Non-traded.....	45,166	11,944	8,946	991	20
Current credit exposure on risk-based capital derivative contracts	5,073	0	1,423	965	9
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	6.33	93.95	2	50	94.10	5	35.68	99.27	1	77.32	99.50	3	98.53	99.57	9
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	0.15	44	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	93.67	1.15	99	50	1.21	99	64.32	0	98	22.68	0	98	1.47	0.07	92
Futures and forwards	6.33	9.12	61	50	12.59	90	35.68	7.01	90	77.32	15.03	94	98.53	14.06	98
Written options	0	5.29	8	0	7.18	6	0	5.82	16	0	10.24	13	0	11.73	13
Exchange-traded	0	0.14	42	0	0.11	42	0	0	50	0	0	50	0	0	48
Over-the-counter	0	4.93	8	0	6.91	6	0	5.82	16	0	10.24	13	0	10.84	13
Purchased options	0	4.14	20	0	3.41	19	0	1.88	37	0	2.13	33	0	2.45	35
Exchange-traded	0	0.14	41	0	0.12	41	0	0	50	0	0	50	0	0	49
Over-the-counter	0	3.58	21	0	3.01	20	0	1.88	37	0	2.13	33	0	2.28	36
Swaps	93.67	77.96	67	50	71.71	21	64.32	82.75	22	22.68	71.83	13	1.47	64.61	14
Held for trading	0	38.03	22	0	40.70	21	0	24.39	32	0	16.03	34	0	15.01	35
Interest rate contracts	0	31.70	23	0	34.66	21	0	16.71	32	0	16.37	34	0	16.17	35
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0	49	0	0	49	0	0	48
Non-traded	100	61.97	77	100	59.30	78	100	75.61	67	100	83.97	65	100	84.99	64
Interest rate contracts	6.33	57.96	21	50	56.22	51	35.68	74.23	24	77.32	83.02	28	98.53	84.69	30
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts	93.67	0.10	99	50	0.11	99	64.32	0	98	22.68	0	98	1.47	0.01	96
Derivative contracts (excluding futures and forex 14 days or less)	100	93.16	68	100	91.91	77	100	85.18	76	100	79.60	84	98.40	80.07	69
One year or less	100	37.29	93	100	27.90	96	100	11.52	97	100	15.52	96	98.40	15.20	96
Over 1 year to 5 years	0	22.61	7	0	29.78	4	0	26.87	10	0	19.75	15	0	22.92	14
Over 5 years	0	26.09	6	0	29.19	6	0	38.91	9	0	32.47	13	0	34.12	11
Gross negative fair value (absolute value)	57.54	2.48	99	27.32	1.18	99	11.86	1.54	98	2.10	2.84	39	0.13	1.30	18
Gross positive fair value	59.26	2.55	99	28.50	1.59	99	12.88	1.36	98	2.38	2.25	50	0.18	1.14	16
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.10	44	0.01	0.05	38	0.01	0	81	0	0.01	68	0	0	65
Gross positive fair value (X)	0.04	0.10	52	0.01	0.06	27	0.01	0	78	0	0.01	69	0	0	65
Held for trading (X)	0	0.06	23	0	0.05	22	0	0	43	0	0	44	0	0	44
Non-traded (X)	0.04	0.02	78	0.01	0.01	64	0.01	0	85	0	0	74	0	0	68
Current credit exposure (X)	0	0.06	23	0	0.05	6	0	0.01	49	0	0.02	47	0	0.01	36
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	50	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	48	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.07	0.70	24	0	0.59	6	0.02	0.12	46	0.02	0.27	42	0	0.10	36

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	83,936	91,366	91,366	54,238	51,389
Gross losses	1,688	5,414	7,845	23,832	6,386
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,252	678	806	1,005	948
Net losses	436	4,736	7,039	22,827	5,438
Provision for loan and lease losses	6,300	-8,466	-8,690	62,648	8,287
Adjustments	71	8,299	8,299	-2,693	0
Ending balance	89,871	86,463	83,936	91,366	54,238
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.07	0.09	48	-0.11	-0.12	45	-0.08	-0.01	28	0.67	0.38	85	0.10	0.12
Provision for loan and lease losses / Average loans and leases	0.13	0.16	51	-0.18	-0.21	45	-0.14	-0.01	26	0.97	0.53	88	0.16	0.16
Provision for loan and lease losses / Net loan and lease losses	1,444.95	151.30	91	-178.76	-65.12	34	-123.46	147.24	28	274.45	672.96	29	152.39	142.73
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	1.17	69	1.44	1.32	64	1.36	1.26	66	1.43	1.35	60	0.96	0.94
Allowance for loan and lease losses / Total loans and leases	1.32	1.15	69	1.43	1.30	65	1.36	1.25	66	1.42	1.33	60	0.96	0.93
Allowance for loan and lease losses / Net loans and leases losses (X)	154.59	38.64	89	13.69	17.40	59	11.92	31.39	36	4	25.33	14	9.97	17.18
Allowance for loan and lease losses / Nonaccrual assets	751.30	428.13	80	324.96	330.05	62	401.76	459.08	61	243.14	336.78	50	301.91	315.75
ALLL / 90+ days past due + nonaccrual loans and leases	594.03	320.87	81	271.96	271.93	62	324.63	461.06	56	214.94	293.46	52	182.01	283.41
Gross loan and lease losses / Average loans and leases	0.03	0.16	21	0.12	0.20	39	0.13	0.12	66	0.37	0.16	87	0.12	0.16
Recoveries / Average loans and leases	0.03	0.07	24	0.01	0.08	10	0.01	0.05	23	0.02	0.04	29	0.02	0.05
Net losses / Average loans and leases	0.01	0.09	27	0.10	0.12	54	0.11	0.06	75	0.35	0.11	88	0.10	0.11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	48	0	0	48	0	49
Recoveries / Prior year-end losses	15.96	34.26	15	2.84	25.09	5	3.38	43.82	5	15.74	42.12	21	18.95	41.80
Earnings coverage of net loan and lease losses (X)	398.15	36.38	90	32.71	26.30	65	28.37	-14.44	61	8.16	33.55	27	32.71	22.46
Net Loan and Lease Losses By Type														
Real estate loans	-0.02	-0.01	22	0.02	0.02	65	0.05	0.02	81	0.18	0.04	91	0.09	0.02
Real estate loans secured by 1-4 family	-0.03	-0.02	25	0	-0.01	71	0.04	-0.01	92	0.04	0.01	79	0.25	0.02
Revolving	0	-0.06	75	0	-0.07	57	0	-0.01	41	0.03	0	80	0.02	0.02
Closed-end	-0.04	-0.01	18	0	-0.01	72	0.05	-0.01	92	0.04	0.01	80	0.27	0.02
Commercial real estate loans	-0.02	0	16	0.04	0.04	63	0.03	0.03	67	0.19	0.05	87	0.02	0.02
Construction and land development	0	-0.02	51	0	0.01	45	0	-0.01	30	-0.01	0	25	0.05	-0.02
1-4 family	0	0	15	0	0	16	0	0	9	-0.01	0	7	0.04	0
Other	0	-0.01	71	0	0.01	63	0	-0.01	59	0.01	-0.01	87	0	-0.02
Multifamily	0	0	56	0	0.01	52	0	0	51	0	0	51	0	0
Nonfarm nonresidential	-0.03	0	14	0.05	0.05	64	0.04	0.04	72	0.26	0.07	89	0.01	0.03
Owner-occupied	-0.03	0	8	-0.01	0.01	15	0	0.01	25	0.05	0.01	85	0.01	0.01
Other	0	0.01	53	0.06	0.04	71	0.04	0.03	78	0.21	0.04	89	0	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0.33	0.01	96	0.79	0.01	98	0	0.01
Commercial and industrial loans	0.06	0.11	53	0.33	0.19	73	0.27	0.15	73	0.57	0.20	85	0.09	0.27
Loans to individuals	0.08	0.76	8	0.15	0.72	16	0.13	0.43	31	0.46	0.66	51	0.20	0.74
Credit card loans	0	1.94	8	0	2.27	8	0	0.87	18	0	1.71	15	0	1.89
Agricultural loans	0.22	0.02	89	-0.02	0.02	19	0.16	0	96	1.42	0.01	96	0	0.02
Loans to foreign governments and institutions	0.05			0			0							
Other loans and leases	0.04	0.13	54	0.01	0.09	48	0.09	0.24	63	0.39	0.44	77	0.12	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		15,296		17,110		21,138		21,300		24,954					
90+ days past due loans and leases		3,167		5,186		4,964		4,929		11,834					
Nonaccrual loans and leases		11,962		26,607		20,892		37,578		17,965					
Total past due and nonaccrual loans and leases		30,425		48,903		46,994		63,807		54,753					
Restructured 30–89 days past due		58		600		4		0		30					
Restructured 90+ days past due		0		0		0		0		64					
Restructured nonaccrual		565		1,666		994		2,078		3,279					
Total restructured loans and leases		623		2,266		998		2,078		3,373					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		4,609		6,786		5,292		6,737		18,024					
Other real estate owned		39,242		38,932		39,475		32,179		5,607					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.22	0.33	51	0.28	0.29	58	0.34	0.21	75	0.33	0.26	68	0.44	0.31	73
90+ days past due loans and leases	0.05	0.10	57	0.09	0.09	71	0.08	0.02	84	0.08	0.04	79	0.21	0.03	92
Nonaccrual loans and leases	0.18	0.37	22	0.44	0.54	46	0.34	0.44	45	0.58	0.60	54	0.32	0.48	34
90+ days past due and nonaccrual loans and leases	0.22	0.52	21	0.53	0.68	45	0.42	0.48	48	0.66	0.67	54	0.53	0.54	59
30–89 days past due restructured	0	0.01	45	0.01	0.01	75	0	0	62	0	0	32	0	0	60
90+ days past due restructured	0	0.01	31	0	0	30	0	0	44	0	0	45	0	0	92
Nonaccrual restructured	0.01	0.09	18	0.03	0.12	23	0.02	0.08	34	0.03	0.09	39	0.06	0.07	55
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	48	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.22	0.33	51	0.28	0.29	58	0.34	0.21	75	0.33	0.26	68	0.44	0.31	73
90+ days past due assets	0.05	0.10	56	0.09	0.09	70	0.08	0.02	84	0.08	0.04	79	0.21	0.03	91
Nonaccrual assets	0.18	0.37	21	0.44	0.55	45	0.34	0.44	45	0.58	0.60	54	0.32	0.48	34
30+ days past due and nonaccrual assets	0.45	0.89	29	0.81	1	47	0.76	0.71	57	0.99	0.95	60	0.97	0.87	63
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.12	0.33	18	0.28	0.40	37	0.27	0.31	51	0.46	0.47	54	0.35	0.39	48
90+ days past due and nonaccrual assets + other real estate owned	0.44	0.35	72	0.63	0.42	79	0.69	0.34	86	0.81	0.52	76	0.41	0.45	55
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.45	0.38	69	0.65	0.48	75	0.70	0.45	78	0.83	0.63	70	0.49	0.56	50
Allowance for loan and lease losses	62.17	55.46	66	84.34	67.85	74	78.23	59.86	73	83.72	72.10	61	76.86	92.08	51
Equity capital + allowance for loan and lease losses	4.35	3.63	64	5.91	4.12	79	5.23	4.10	70	6.60	5.64	66	3.94	4.77	44
Tier 1 capital + allowance for loan and lease losses	4.69	3.90	68	6.71	4.89	72	5.90	4.51	69	7.58	6.21	68	4.58	5.30	49
Loans and leases + other real estate owned	0.81	0.61	71	1.20	0.82	81	1.05	0.70	75	1.18	0.92	69	0.73	0.78	56

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.22	0.23	60	0.36	0.25	72	0.43	0.18	86	0.37	0.25	73	0.47	0.28	78
	90+ days past due	0.03	0.11	58	0.11	0.12	77	0.12	0.02	90	0.11	0.04	83	0.31	0.03	93
	Nonaccrual.....	0.13	0.41	20	0.39	0.60	39	0.31	0.43	42	0.66	0.63	57	0.36	0.45	41
Commercial and industrial	30–89 days past due.....	0.09	0.29	25	0.06	0.24	19	0.10	0.19	42	0.10	0.15	49	0.17	0.22	49
	90+ days past due	0.08	0.06	71	0.04	0.02	80	0	0.02	60	0.02	0.02	79	0.02	0.02	76
	Nonaccrual.....	0.29	0.47	39	0.44	0.65	42	0.35	0.53	60	0.48	0.61	54	0.16	0.74	21
Individuals	30–89 days past due.....	0.67	0.83	50	0.36	0.60	39	0.53	0.53	60	0.82	0.52	73	1	0.60	78
	90+ days past due	0.13	0.10	69	0.06	0.08	60	0.06	0.02	84	0.10	0.02	89	0.13	0.02	89
	Nonaccrual.....	0.04	0.17	40	0.06	0.17	41	0.04	0.14	43	0.07	0.14	47	0.07	0.12	52
Depository institution loans	30–89 days past due.....		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0.57	0.09	93	0.68	0.11	90	0.26	0.06	86	1.92	0.07	96	1.53	0.10	97
	90+ days past due	0.03	0	91	0.08	0	93	0.08	0	95	0.05	0	94	0.08	0	97
	Nonaccrual.....	1.17	0.27	88	3.29	0.51	91	2.44	0.18	96	2.02	0.57	85	1.81	0.80	84
Foreign governments	30–89 days past due.....		0			0			0							
	90+ days past due		0			0			0							
	Nonaccrual.....		0.14			0.17			0							
Other loans and leases	30–89 days past due.....	0.15	0.13	70	0	0.11	31	0	0.31	23	0	0.67	22	0	0.28	23
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	40	0	0	40	0	0	40
	Nonaccrual.....	0	0.06	23	0.23	0.13	75	0.01	0.07	77	0.21	0.10	82	0.18	0.04	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
		Memoranda														
1–4 family	30–89 days past due	0.28	0.39	50	0.47	0.36	70	0.36	0.37	58	0.58	0.46	68	1.01	0.53	82
	90+ days past due	0.03	0.22	57	0.15	0.25	73	0.19	0.04	88	0.12	0.06	79	0.23	0.05	86
	Nonaccrual	0.17	0.58	19	0.38	0.76	26	0.27	0.48	32	0.44	0.67	34	0.53	0.55	56
Revolving	30–89 days past due	0.22	0.31	39	0.67	0.33	85	0.13	0.19	52	0.29	0.25	61	0.21	0.36	39
	90+ days past due	0	0.02	34	0.36	0.03	94	0.44	0.01	96	0	0.01	41	0.04	0.01	83
	Nonaccrual	0	0.86	5	0.02	1.05	13	0.02	0.37	21	0.02	0.46	16	0.31	0.34	51
Closed-end	30–89 days past due	0.29	0.41	52	0.46	0.36	67	0.38	0.40	58	0.61	0.48	66	1.09	0.56	81
	90+ days past due	0.04	0.25	60	0.13	0.27	71	0.17	0.04	88	0.13	0.06	79	0.25	0.05	86
	Nonaccrual	0.19	0.57	23	0.42	0.71	35	0.29	0.49	36	0.47	0.69	38	0.55	0.57	52
Junior lien	30–89 days past due	0	0.01	53	0.02	0.01	80	0.02	0.01	80	0.03	0.01	79	0.06	0.02	86
	90+ days past due	0.01	0	93	0	0	84	0	0	89	0.04	0	94	0.01	0	92
	Nonaccrual	0	0.02	38	0.11	0.04	86	0.03	0.02	71	0.13	0.03	89	0.07	0.03	81
Commercial real estate	30–89 days past due	0.20	0.13	73	0.32	0.16	80	0.50	0.08	93	0.23	0.14	76	0.22	0.15	73
	90+ days past due	0.03	0.01	81	0.10	0.01	94	0.09	0.01	94	0.11	0.02	91	0.38	0.02	95
	Nonaccrual	0.07	0.29	21	0.22	0.48	32	0.19	0.37	38	0.50	0.57	54	0.16	0.34	37
Construction and development	30–89 days past due	0.09	0.19	62	0.02	0.15	44	0.36	0.09	87	0.34	0.16	82	0.25	0.20	74
	90+ days past due	0.05	0.01	90	0	0.01	38	0	0	45	0.06	0.01	90	0	0.01	43
	Nonaccrual	0.03	0.14	53	0.01	0.31	34	0.01	0.08	57	0.02	0.21	51	0.05	0.18	56
1–4 family	30–89 days past due	0.03	0.02	78	0	0.03	31	0.34	0.03	96	0.22	0.03	89	0.14	0.05	82
	90+ days past due	0.05	0	97	0	0	45	0	0	47	0.06	0	95	0	0	47
	Nonaccrual	0.01	0.01	73	0	0.02	31	0	0	44	0	0.01	42	0.02	0.01	84
Other	30–89 days past due	0.06	0.13	65	0.02	0.10	55	0.02	0.04	67	0.12	0.09	80	0.12	0.12	80
	90+ days past due	0	0	38	0	0	40	0	0	48	0	0	44	0	0	44
	Nonaccrual	0.01	0.12	50	0.01	0.25	37	0.01	0.06	61	0.02	0.16	56	0.02	0.14	55
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.02	41	0	0.03	39	0	0.03	38
	90+ days past due	0	0	45	0	0	46	0	0	48	0	0	47	0	0	46
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.06	36	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.25	0.10	84	0.44	0.12	91	0.58	0.08	94	0.21	0.14	74	0.22	0.13	78
	90+ days past due	0.02	0.01	78	0.14	0.01	95	0.13	0.01	94	0.14	0.02	89	0.55	0.02	95
	Nonaccrual	0.09	0.36	24	0.30	0.58	37	0.27	0.49	42	0.68	0.73	56	0.22	0.36	40
Owner Occupied	30–89 days past due	0.23	0.04	95	0.43	0.04	98	0.18	0.03	92	0.19	0.05	89	0.21	0.06	90
	90+ days past due	0.02	0	84	0.14	0	97	0.13	0	98	0.13	0.01	92	0.55	0.01	97
	Nonaccrual	0.09	0.12	49	0.28	0.20	68	0.24	0.18	68	0.40	0.27	71	0.19	0.19	54
Other	30–89 days past due	0.03	0.05	61	0.01	0.07	32	0.41	0.03	94	0.02	0.06	57	0.01	0.05	45
	90+ days past due	0	0	82	0	0.01	34	0	0	45	0.01	0	88	0	0.01	41
	Nonaccrual	0	0.21	8	0.03	0.31	19	0.02	0.24	42	0.28	0.33	59	0.03	0.14	42
Farmland	30–89 days past due	0.15	0.09	80	0.23	0.13	80	0.11	0.06	79	0.64	0.08	92	0.33	0.21	78
	90+ days past due	0.04	0	90	0.08	0.01	90	0.05	0	96	0.05	0	92	0	0.01	45
	Nonaccrual	0.57	0.51	72	2.05	1.06	80	1.55	0.73	81	3.05	1.19	81	1.32	1.06	70
Credit card	30–89 days past due	0	1.22	4	0	0.79	7	0	0.88	20	0	1.02	19	0	0.87	18
	90+ days past due	0	0.50	14	0	0.40	16	0	0.12	31	0	0.22	27	0	0.18	30
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.01	47	0	0.02	46	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	201,073	191,449	192,517	189,294	186,047										
Retained earnings	1,076,316	950,560	977,067	871,161	815,488										
Accumulated other comprehensive income (AOCI)	-82,240	4,865	2,150	7,430	3,454										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,195,149	1,146,874	1,171,734	1,067,885	1,004,989										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	202,918	168,247	167,488	168,921	171,212										
Accumulated other comprehensive income-related adjustments	-82,240	4,865	2,150	7,430	3,454										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,074,471	973,762	1,002,096	891,534	830,323										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,074,471	973,762	1,002,096	891,534	830,323										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	26,000	26,000	26,000	26,000	26,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	26,000	26,000	26,000	26,000	26,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	26,000	26,000	26,000	26,000	26,000										
Tier 1 Capital	1,100,471	999,762	1,028,096	917,534	856,323										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	59,226	59,169	59,183	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	89,871	81,167	83,936	79,849	54,238										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	149,097	140,336	143,119	79,849	54,238										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	149,097	140,336	143,119	79,849	54,238										
Exited advanced approach tier 2 capital															
Total capital	1,249,568	1,140,098	1,171,215	997,383	910,561										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,641,910	11,203,300	11,413,664	9,692,733	8,500,482										
Less: Deductions from common equity tier 1 capital	202,918	168,247	167,488	168,921	171,212										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	12,438,992	11,035,053	11,246,176	9,523,812	8,329,270										
Total risk-weighted assets	7,684,121	6,488,051	6,768,659	6,376,377	6,313,126										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	13.98	11.77	83	15.01	12.59	82	14.80	12.27	84	13.98	10.91	78	13.15	12.50	68
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	14.32	12.48	81	15.41	13.31	82	15.19	12.90	83	14.39	11.60	75	13.56	13.19	64
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0	50	0	0	50	0	0	50
Total capital, column A	16.26	14.27	82	17.57	15.21	83	17.30	14.97	83	15.64	13.45	66	14.42	14.63	53
Total capital, column B	0	0.34	46	0	0.36	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	8.85	9.22	39	9.06	9.07	54	9.14	9.54	44	9.63	9.65	56	10.28	10.39	54
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90										

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			5,352			-100.00
Total property and casualty assets		0			0			0			0			5,352			-100.00
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			2,604			-100.00
Total property and casualty equity		0			0			0			0			2,604			-100.00
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			779			1,201			-100.00
Total property and casualty		0			0			0			779			1,201			-100.00
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			1,195			-100.00
Unearned premiums (P/C)		0			0			0			0			952			-100.00
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		20,227			17,670			23,745			1,191			1,395	14.47	2282.45	
Other insurance activities income		20,227			17,670			23,745			1,191			1,395	14.47	2282.45	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			2,604			
Life insurance assets		82,184			82,063			81,351			80,705			78,222	0.15	13.32	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	48	0	0	48	0.06	0	97				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			25			50			100	60	66				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			75			50			0	40	33				
Separate account assets (L/H) / Total life assets	11.73			13.15			0			0			0			0			
Insurance activities revenue / Adjusted operating income	4.98	0.36	96	4.85	0.38	96	4.89	0.64	90	0.27	0.41	72	0.33	0.37	75				
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	0.13	45	0	0.01	47	0	0.03	47				
Credit related premium income / Total premium income	32.83			31.14			100			100			100			100			
Other premium income / Total premium income	67.17			68.86			0			0			0			0			
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0	49	0.78	0	98	0.89	0	98				
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			47.20			19.85			46.12	37.86	50				
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			84.24												
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			448.52			-40.91			132.57						
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0			0			0	0	0	50			
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	49	0	0	50	0.03	0	99				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.90	12.02	32	7.55	11.72	34	7.32	11.86	25	8	11.01	30	8.59	11.53	31				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0	49	0	0	49	0	0	49	0	0	49	

Foreign Activities

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Foreign Activities															
Total foreign loans and leases		1,868		1,479		1,465		1,523		1,106					
Real estate loans.....		1,868		1,479		1,465		1,523		1,106					
Commercial and industrial loans		0		0		0		0		0					
Loans to depository institutions and other banks acceptances		0		0		0		0		0					
Loans to foreign governments and institutions		0		0		0		0		0					
Loans to individuals		0		0		0		0		0					
Agricultural loans.....		0		0		0		0		0					
Other foreign loans.....		0		0		0		0		0					
Lease financing receivables.....		0		0		0		0		0					
Debt securities		0		0		0		0		0					
Interest-bearing bank balances		0		0		0		0		0					
Total selected foreign assets		1,868		1,479		1,465		1,523		1,106					
Total foreign deposits		0		0		0		0		0					
Interest-bearing deposits		0		0		0		0		0					
Non-interest-bearing deposits.....		0		0		0		0		0					
Analysis Ratios															
Yield: Foreign loans	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	0	0.84	33	0	0.63	34	0	0	47	0	0.05	47	0	0	48
Cost: Interest-bearing deposits.....		0.52			0.12			0.42			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18										
Commercial and industrial loans		0.13			0.86									2.35	
Foreign governments and institutions		0.05			0			0							
Growth Rates															
Net loans and leases.....	26.30	20.31	67	-3.65	-0.16	53	-3.81	-29.45	50	37.70	5,672.05	78	12,188.89	-47.91	96
Total selected assets.....	26.30	21.10	72	-3.65	3.36	45	-3.81	-19.66	44	37.70	6.04	84	12,188.89	-25.04	98
Deposits		-2.72			10.74			-65.37			-44.89			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0.05	0.06	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		60,629	37,022	50,463	46,815	74,581	63.76	202.43
Dividends		60,605	36,996	50,422	46,814	73,431	63.82	205.25
Interest		24	26	41	1	1,150	-7.69	-87.56
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		5,043	3,043	4,058	4,058	4,128	65.72	821.94
Dividends		5,043	3,043	4,058	4,058	4,128	65.72	821.94
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		65,672	40,065	54,521	50,873	78,709	63.91	218.89
Securities gains (losses)		0	0	0	0	0		
Other operating income		1,068	978	1,071	886	451	9.20	106700.00
Total operating income		66,740	41,043	55,592	51,759	79,160	62.61	224.06
Operating Expenses								
Personnel expenses		2,102	1,388	1,752	1,906	2,476	51.44	
Interest expense		1,617	626	1,165	0	0	158.31	
Other expenses		3,006	2,529	3,458	3,406	4,077	18.86	40.99
Provision for loan and lease losses		2,699	-98	95	-30	429		
Total operating expenses		9,424	4,445	6,470	5,282	6,982	112.01	342.03
Income (loss) before taxes		57,316	36,598	49,122	46,477	72,178	56.61	210.44
Applicable income taxes (credit)		-5,190	-3,204	-4,191	-2,610	-2,731		
Extraordinary items								
Income before undistributed income of subsidiaries		62,506	39,802	53,313	49,087	74,909	57.04	192.71
Equity in undistributed income of subsidiaries		73,468	89,660	114,317	50,499	59,970	-18.06	61.16
Bank subsidiaries		73,302	89,017	113,496	51,018	58,719	-17.65	64.24
Nonbank subsidiaries		166	643	821	-519	1,251	-74.18	-82.65
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		135,974	129,462	167,630	99,586	134,879	5.03	103.12
Memoranda								
Bank net income		133,907	126,013	163,918	97,832	132,150	6.26	107.66
Nonbank net income		5,209	3,686	4,879	3,539	5,379	41.32	246.34
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,263,194	97.18	1,161,114	93.09	1,189,063	93.50	1,075,639	1,013,825	8.79	76.73
Common and preferred stock		1,235,449	95.05	1,071,299	85.89	1,098,532	86.38	984,789	923,108	15.32	74.62
Excess cost over fair value		13,028	1	77,354	6.20	77,105	6.06	78,100	79,095	-83.16	2795.11
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		14,717	1.13	12,461	1	13,426	1.06	12,750	11,622	18.10	115.70
Investment in nonbank subsidiaries		19,288	1.48	18,899	1.52	19,090	1.50	18,228	23,203	2.06	-8.74
Common and preferred stock		19,288	1.48	18,899	1.52	19,090	1.50	18,228	23,203	2.06	-8.74
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		-2,478	-0.19	-43	0	-142	-0.01	-1,097	516		
Securities		14	0	14	0	22	0	-2	-14	0.00	-84.62
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		16,004	1.23	65,944	5.29	62,007	4.88	9,081	5,761	-75.73	-75.78
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		3,277	0.25	300	0.02	309	0.02	272	234	992.33	
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		492	0.04	1,062	0.09	1,326	0.10	6,158	1,577	-53.67	-66.46
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		1,299,791	100.00	1,247,290	100.00	1,271,675	100.00	1,108,279	1,045,102	4.21	61.76
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		59,226	4.56	59,169	4.74	59,183	4.65	0	0	0.10	
Other liabilities		18,144	1.40	13,975	1.12	13,486	1.06	13,122	12,841	29.83	170.89
Balance due to subsidiaries and related institutions		27,272	2.10	27,272	2.19	27,272	2.14	27,272	27,272	0.00	-15.90
Total liabilities		104,642	8.05	100,416	8.05	99,941	7.86	40,394	40,113	4.21	167.46
Equity Capital		1,195,149	91.95	1,146,874	91.95	1,171,734	92.14	1,067,885	1,004,989	4.21	56.35
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		32,856	2.53	32,572	2.61	32,603	2.56	32,720	32,694	0.87	3.12
Common surplus		168,217	12.94	158,877	12.74	159,914	12.58	156,574	153,353	5.88	57.79
Retained earnings		1,076,316	82.81	950,560	76.21	977,067	76.83	871,161	815,488	13.23	72.00
Accumulated other comprehensive income		-82,240	-6.33	4,865	0.39	2,150	0.17	7,430	3,454		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		1,299,791	100.00	1,247,290	100.00	1,271,675	100.00	1,108,279	1,045,102	4.21	61.76
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		26,804	2.06	26,804	2.15	26,804	2.11	26,804	26,804	0.00	-16.13
Notes payable to subsidiaries that issued TPS		26,804	2.06	26,804	2.15	26,804	2.11	26,804	26,804	0.00	-16.13
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	15.20	11.02	84	15.50	12.52	75	14.89	11.96	83	9.55	9.11	57	14.04	10.58	84
Bank net income / Average equity investment in banks	14.59	11.60	77	15.21	12.35	75	14.65	12.16	80	9.47	9.38	53	14.83	10.85	86
Nonbank net income / Average equity investment in nonbanks	37.51	9.71	92	26.42	13.18	82	26.09	12.65	79	15.76	9.69	76	23.01	12.07	75
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.34			8.82			15.16	
Bank net income / Parent net income	98.48	98.76	23	97.34	96.45	27	97.79	103.27	16	98.24	104.93	13	97.98	103.77	16
Nonbank net income / Parent net income	3.83	2.50	79	2.85	3.22	70	2.91	0.79	85	3.55	1.04	85	3.99	1.08	84
Subsidiary holding companies' net income / Parent net income		85.68			66.57			92.15			101.16			92.33	
Leverage															
Total liabilities / Equity capital	8.76	18.39	34	8.76	16.51	39	8.53	11.91	43	3.78	11.62	35	3.99	9.66	35
Total debt / Equity capital	4.96	12.61	34	5.16	11.37	37	5.05	6.43	50	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	7.20	14.76	34	7.50	13.41	37	7.34	10.25	42	2.51	9.67	33	2.67	7.99	34
Total debt + Loans guaranteed for affiliate / Equity capital	4.96	12.68	34	5.16	11.46	36	5.05	6.44	50	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value	5.01	12.75	34	5.53	11.47	40	5.41	6.43	50	0	5.79	23	0	3.93	27
Long-term debt / Equity capital	4.96	11.91	35	5.16	10.65	37	5.05	6.32	51	0	5.67	25	0	3.86	27
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0	48	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0	45	0	0	47	0	0	47
Excess cost over fair value / Equity capital	1.09	0.09	91	6.74	0.08	97	6.58	0.01	98	7.31	0	98	7.87	0	99
Long-term debt / Consolidated long-term debt	68.84	39.59	72	68.82	40.69	73	68.83	29.28	80	0	20.97	23	0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	106.08	104.01	63	101.80	103.15	48	101.96	105.13	43	101.24	104.49	43	102.03	104.21	46
Total investment in subs / Equity capital.....	107.31	109.29	59	102.89	108.29	44	103.11	105.41	47	102.43	104.82	47	103.19	104.48	48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.40	0.39	59	0.12	0.27	45	0.14	0.43	43	0.13	0.49	43	0.15	0.44	41
Equity investment in subs – equity cap / Net income-div (X).....	0.55	1.15	39	0.16	0.85	18	0.19	1.19	10	0.23	1.45	14	0.22	1.47	10
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	155.86	130.36	68	114.82	152.56	38	114.48	150.01	51	112.27	121.76	50	172.71	153.39	71
Cash from ops + noncash items + op expense / Op expense + dividend	172.08	118.32	73	133.31	155.61	46	125.63	167.98	52	114.25	138.81	43	174.09	152.31	70
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-2.82	105.80	9	250.20	94.59	95	202.55	113.54	85	106.95	140.42	46	-112.30	105.99	3
Pretax operating income + interest expense / Interest expense	3,644.59	1,565.66	83	5,946.33	1,645.53	92	4,316.48	2,918.78	82		2,318.94			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,997.25	1,454.22	73	1,902.86	1,896.20	70	1,717.45	2,104.65	65	2,582.75	1,435.81	82	3,955.66	2,481.22	87
Dividends + interest from subsidiaries / Interest expense + dividends	171.28	150.57	67	115.40	174.48	36	116.21	185.27	42	117.91	137	48	194.67	196.13	67
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	5.56	37	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X).....		26.99			40.79			541.74			52.16			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.97	3.60	42	5.30	3.29	71	4.94	2.37	75	1.30	2.19	58	0.54	1.59	55
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.30	46	0	0.60	47	0	0	50	0	0	50	0	0	50
Nonaccrual.....	0	0.65	42	0	1.04	44	0	0	50	0	0	50	0	8.16	42
Total	0	0.95	38	0	1.64	41	0	0	50	0	0	50	0	8.16	42
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0	49	0	0	49	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.01	47	0	0.03	46	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.46	1.77	71	0.48	1.76	72	0.58	0.09	88	0.57	0.09	87	0.68	0.13	86
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	58.75	70.90	42	85.65	69.90	68	85.82	67.32	64	87.89	79.13	60	53.97	65.39	40
Dividends declared / Net income	27.01	31.93	38	26.33	27.22	51	27.29	22.04	56	43.32	29.39	69	29.98	25.65	54
Net income – dividends / Average equity.....	11.10	7.51	83	11.42	9.25	73	10.82	9.19	73	5.41	6.36	38	9.83	7.61	76
Percent of Dividends Paid															
Dividends from bank subsidiaries	165.02	133.26	65	108.52	160.45	39	110.21	166.48	38	108.51	130.75	38	181.62	160.93	65
Dividends from nonbank subsidiaries	13.73	2.76	88	8.93	6.19	79	8.87	2.62	84	9.41	3.01	84	10.21	2.59	84
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	0	47	0	0	48	0	0	48
Dividends from all subsidiaries	178.76	183.35	62	117.45	213.42	33	119.08	201.01	36	117.91	158.62	39	191.83	209.89	64
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	45.26	43.79	51	29.36	43.30	36	30.76	40.82	40	47.85	43.52	54	55.57	45.88	58
Interest income from bank subsidiaries.....	0.02	0.21	60	0.02	0.11	61	0.03	0.01	81	0	0.05	66	0.87	0.09	93
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.47	43	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	45	0	0	46	0	0	46
Operating income from bank subsidiaries	45.28	52.71	49	29.38	48.70	32	30.79	43.51	37	47.85	51.02	52	56.44	48.40	57
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	96.81	47.96	70	82.56	66.90	53	83.17	68.07	49	114.67	99.52	78	76.74	76.61	38
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	0.04	46	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.15	47	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.03	45	0	0.11	47	0	0.01	47
Operating income from nonbank subsidiaries	96.81	64.26	63	82.56	94.31	50	83.17	73.08	46	114.67	105.70	71	76.74	83.73	38
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			42.28			29.39			65.48	
Interest income from subsidiary holding companies		15.40			5.06			0			0			0	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0			0			0	
Other income from subsidiary holding companies.....		-3			-0.41			0			0			0	
Operating income from subsidiary holding companies.....		85.23			47.30			42.28			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	90.81	67.73	48	90.14	72.55	42	90.70	76.48	33	90.45	76.69	32	92.76	77.61	34
Interest income from bank subsidiaries.....	0.04	0.98	56	0.06	0.27	63	0.07	0.06	81	0	0.11	67	1.45	0.23	92
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.26	43	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.01	45	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	90.84	81.70	35	90.20	82.68	31	90.77	84.17	24	90.45	84.80	22	94.22	94.06	26
Dividends from nonbank subsidiaries	7.56	2.90	83	7.41	3.56	82	7.30	1.35	86	7.84	1.76	85	5.21	1.13	85
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0	46	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0	48	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries	7.56	4.41	78	7.41	5.69	77	7.30	1.71	85	7.84	2.06	83	5.21	1.56	83
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	0	47	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0	49	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			287.26			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt	45.26	27.96	73	45.30	28.03	71	45.29	32.71	67	59.71			70.71		